

Information to identify the case:

Debtor 1	James J Shivey	Social Security number or ITIN	xxx-xx-9901
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number: 21-10469-KCF			

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

James J Shivey

4/23/21

By the court: Kathryn C. Ferguson
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
James J Shivey
Debtor

Case No. 21-10469-KCF
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-3

User: admin

Page 1 of 2

Date Rcvd: Apr 23, 2021

Form ID: 318

Total Noticed: 28

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).
#	Addresses marked '#' were identified by the USPS National Change of Address system as requiring an update. While the notice was still deliverable, the notice recipient was advised to update its address with the court immediately.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Apr 25, 2021:

Recip ID	Recipient Name and Address
db	#+ James J Shivey, 175 Pennsylvania Way, North Brunswick, NJ 08902-3530
cr	+ Society Hill North Condominium Association, Inc., McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519078848	+ Commonwealth Financial, 245 Main Street, Scranton, PA 18519-1641
519078849	+ Financial Recoveries, 200 East Park Drive, Mount Laurel, NJ 08054-1297
519078854	#+ KML Law Group P.C., 216 Haddon Ave. Suite 406, Collingswood, NJ 08108-2812
519078861	++ MOTION FEDERAL CREDIT UNION, P O BOX 1160, LINDEN NJ 07036-0002 address filed with court:, Motion Federal Credit Union, PO Box 1160, Linden, NJ 07036
519078862	++ MOTION FEDERAL CREDIT UNION, P O BOX 1160, LINDEN NJ 07036-0002 address filed with court:, Motion Federal Cu, 360 N Wood Ave, Linden, NJ 07036
519078856	+ McGovern Legal Services LLC, 850 Carolier Lane, North Brunswick, NJ 08902-3312
519078857	+ Middlesex County Chancery Division, P.O. Box 971, Trenton, NJ 08625-0971
519078858	+ Middlesex County Special Civil Part, P.O. Box 1146, New Brunswick, NJ 08903-1146
519078863	+ New Jersey Division of Taxation, P.O. Box 046, Trenton, NJ 08646-0046
519078864	+ North Brunswick Township, 710 Hermann Rd, North Brunswick, NJ 08902-2850
519078867	PSE&G, PO BOX 14444, New Brunswick, NJ 08906-4444
519078865	+ Pressler, Felt, & Warshaw, LLP, 7 Entin Rd, Parsippany, NJ 07054-5020
519078866	+ Princeton Orthopaedic, PO Box 45702, Baltimore, MD 21297-5702
519078869	Society Hill North Condo Association Inc, 1 Society Hill Way, North Brunswick, NJ 08902
519078870	+ Stephen Einstein and Associates, P.C., 39 Broadway Suite 1250, New York, NY 10006-3089
519078871	+ Tromberg, Morris, Poulin, PLLC, 39 Broadway Suite 1250, New York, NY 10006-3089

TOTAL: 18

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Apr 23 2021 22:34:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Apr 23 2021 22:34:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
519078847	EDI: CAPITALONE.COM	Apr 24 2021 00:38:00	Capital One, 15000 Capital One Dr, Richmond, VA 23238
519078851	EDI: IRS.COM	Apr 24 2021 00:38:00	Internal Revenue Service, 44 South Clinton Ave., Trenton, NJ 08601
519078853	EDI: JEFFERSONCAP.COM	Apr 24 2021 00:38:00	Jefferson Capital Syst, 16 Mcleland Rd, Saint Cloud, MN 56303
519078855	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 22:57:31	Lvnv Funding Llc, Po Box 10497, Greenville, SC 29603-0497
519078861	Email/Text: mgreenwood@motionfcu.org	Apr 23 2021 22:33:00	Motion Federal Credit Union, PO Box 1160, Linden, NJ 07036

District/off: 0312-3

User: admin

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519078862	Email/Text: mgreenwood@motionfcu.org	Apr 23 2021 22:33:00	Motion Federal Cu, 360 N Wood Ave, Linden, NJ 07036
519078859	+ EDI: AISMIDFIRST	Apr 24 2021 00:38:00	MidFirst Bank, 999 N.W. Grand Blvd Suite 100, Oklahoma City, OK 73118-6051
519078860	+ EDI: AISMIDFIRST	Apr 24 2021 00:38:00	Midland Mtg/midfirst, Pob 268959, Oklahoma City, OK 73126-8959
519078868	+ Email/PDF: resurgentbknotifications@resurgent.com	Apr 23 2021 22:57:31	Resurgent Capital Services, 55 Beattie Place Ste 110, Greenville, SC 29601-5115
519078872	+ EDI: WFFC.COM	Apr 24 2021 00:38:00	Wells Fargo, 101 North Phillips Avenue, Sioux Falls, SD 57104-6714

TOTAL: 12

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
519078852	*P++	INTERNAL REVENUE SERVICE, CENTRALIZED INSOLVENCY OPERATIONS, PO BOX 7346, PHILADELPHIA PA 19101-7346, address filed with court:, Internal Revenue Service, P.O. Box 9052, Andover, MA 01810
519078850	*+	Internal Revenue Service, P.O. Box 7346, Philadelphia, PA 19101-7346

TOTAL: 0 Undeliverable, 2 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Apr 25, 2021

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on April 23, 2021 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor MIDFIRST BANK dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
John Michael McDonnell	on behalf of Trustee John Michael McDonnell jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
John Michael McDonnell	jmcdonnell@mchfirm.com NJ95@ecfbis.com,bcrowley@mchfirm.com
U.S. Trustee	USTPRegion03.NE.ECF@usdoj.gov
William H Brosha	on behalf of Creditor Society Hill North Condominium Association Inc. collections@theassociationlawyers.com
Yakov Rudikh	on behalf of Debtor James J Shivey rudikhlawgroup@gmail.com rudikhlawgroup@gmail.com;yrodikh@gmail.com;zk1313@gmail.com;R61945@notify.bestcase.com

TOTAL: 6